

Indicator 9: Penalties and Forfeitures Issued - 3rd Quarter 2004

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	GENERAL MOTORS CORPORATION	29	0	100.00%	98.85%	95.75%
SI	CITY OF MILWAUKEE	222	1	99.55%	99.84%	98.89%
25674	TRAVELERS PROPERTY CAS CO OF A	193	1	99.48%	95.58%	96.72%
24449	REGENT INSURANCE CO	190	1	99.47%	99.07%	96.80%
21407	EMCASCO INSURANCE CO	85	1	98.82%	96.23%	97.78%
29157	UNITED WISCONSIN	229	3	98.69%	98.48%	99.01%
26042	WAUSAU UNDERWRITERS INS CO	147	2	98.64%	98.67%	93.56%
15350	WEST BEND MUTUAL INS CO	526	8	98.48%	97.35%	98.47%
15261	SOCIETY INSURANCE A MUTUAL C	362	6	98.34%	98.35%	99.11%
SI	DEPT OF ADMINISTRATION	114	2	98.25%	96.64%	96.87%
14184	ACUITY INSURANCE CO	366	10	97.27%	94.23%	95.53%
21458	EMPLOYERS INSURANCE CO OF WA	428	12	97.20%	97.69%	94.95%
26069	WAUSAU BUSINESS INS CO	106	3	97.17%	97.34%	95.70%
15091	RURAL MUTUAL INS CO	91	3	96.70%	96.97%	98.06%
23035	LIBERTY MUTUAL FIRE INS CO	175	6	96.57%	93.54%	89.40%
23817	ILLINOIS NATIONAL INS CO	104	4	96.15%	95.57%	91.65%
10677	CINCINNATI INSURANCE CO THE	85	4	95.29%	95.09%	96.37%
24988	SENTRY INSURANCE A MUTUAL CO	603	31	94.86%	93.81%	96.46%
23043	LIBERTY MUTUAL INS CO	148	8	94.59%	90.63%	89.60%
16535	ZURICH AMERICAN INSURANCE CO	447	38	91.50%	89.45%	92.09%
24147	OLD REPUBLIC INS CO	151	14	90.73%	93.13%	91.08%
40827	VIRGINIA SURETY CO INC	28	3	89.29%	96.36%	97.53%
19445	NATIONAL UNION FIRE INS CO OF P	44	10	77.27%	80.79%	86.74%
35386	FIDELITY & GUARANTY INS CO	78	18	76.92%	80.51%	85.29%
20494	TRANSPORTATION INSURANCE CO	138	34	75.36%	77.97%	90.34%
18910	AMERICAN PROTECTION INS CO	5	2	60.00%	18.18%	87.05%
22748	PACIFIC EMPLOYERS INS CO	31	14	54.84%	44.83%	75.88%
24872	CONNECTICUT INDEMNITY CO THE	2	1	50.00%	69.23%	93.68%
30562	AMERICAN MANUFACTURERS MUT	0	1	0.00%	80.00%	85.36%
22977	LUMBERMENS MUTUAL CAS CO	7	10	-42.86%	0.00%	82.42%
Totals for Group:		5,134	251	95.11%	94.08%	94.43%

Indicator 9: Penalties and Forfeitures Issued - 3rd Quarter 2004

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	BRUNSWICK CORPORATION	16	0	100.00%	100.00%	98.16%
22659	INDIANA INSURANCE CO	10	0	100.00%	100.00%	98.92%
19305	ASSURANCE COMPANY OF AMER	7	0	100.00%	100.00%	87.46%
SI	MILWAUKEE BOARD OF SCHOOL D	59	0	100.00%	99.61%	97.43%
13935	FEDERATED MUTUAL INS CO	41	0	100.00%	99.18%	99.09%
24414	GENERAL CAS CO OF WI	79	2	97.47%	99.07%	96.51%
SI	BRIGGS & STRATTON CORP	27	1	96.30%	98.82%	98.32%
26425	WAUSAU GENERAL INS CO	37	0	100.00%	98.81%	94.31%
13986	FRANKENMUTH MUTUAL INS CO	69	2	97.10%	98.70%	98.58%
14303	INTEGRITY MUTUAL INS CO	69	2	97.10%	98.10%	99.22%
SI	MILWAUKEE TRANSPORT SERVIC	29	0	100.00%	97.75%	99.24%
31003	TRI STATE INS CO OF MN	99	2	97.98%	97.70%	96.92%
24830	CITIES & VILLAGES MUTUAL INS C	30	0	100.00%	97.47%	97.61%
SI	SCHNEIDER NATIONAL CARRIERS I	19	1	94.74%	97.26%	96.69%
25402	AMCOMP ASSURANCE CORP	69	5	92.75%	97.07%	98.99%
22322	GREENWICH INSURANCE CO	62	2	96.77%	96.95%	98.75%
18988	AUTO OWNERS INS CO	31	1	96.77%	96.91%	99.22%
20281	FEDERAL INSURANCE CO	64	2	96.88%	96.73%	96.03%
10472	CAPITOL INDEMNITY CORP	22	1	95.45%	96.61%	98.73%
42404	LIBERTY INSURANCE CORP	125	2	98.40%	96.60%	91.30%
SI	WISCONSIN BELL INC	3	0	100.00%	96.43%	65.78%
25976	UTICA MUTUAL INS CO	13	1	92.31%	96.30%	93.44%
14591	MILWAUKEE INS COMPANY	5	0	100.00%	96.30%	94.42%
22543	SECURA INSURANCE A MUTUAL C	108	2	98.15%	96.19%	97.07%
21415	EMPLOYERS MUTUAL CASUALTY C	96	4	95.83%	96.15%	97.68%
40142	AMERICAN ZURICH INS CO	7	1	85.71%	96.15%	94.87%
SI	TARGET CORP (STORES)	14	0	100.00%	95.83%	96.58%
25682	TRAVELERS INDEMNITY CO OF CT T	25	2	92.00%	95.52%	95.67%
30104	HARTFORD UNDERWRITERS INS CO	33	1	96.97%	95.38%	97.10%
SI	UW-SYSTEM ADMINISTRATION	48	1	97.92%	95.30%	98.05%
24767	ST PAUL FIRE & MARINE INS CO	79	7	91.14%	95.30%	94.95%
19259	SELECTIVE INS CO OF SOUTH CARO	14	0	100.00%	94.92%	93.98%
19275	AMERICAN FAMILY MUTUAL INS C	56	2	96.43%	94.64%	97.84%
20346	PACIFIC INDEMNITY CO	10	1	90.00%	94.59%	95.02%
19380	AMERICAN HOME ASSURANCE CO	85	5	94.12%	93.63%	94.46%
19682	HARTFORD FIRE INSURANCE CO	25	2	92.00%	93.33%	96.32%
29459	TWIN CITY FIRE INS CO	44	6	86.36%	93.04%	95.37%
20443	CONTINENTAL CASUALTY CO	17	0	100.00%	92.68%	92.74%
19410	COMMERCE & INDUSTRY INS CO	72	5	93.06%	92.59%	92.93%
15393	WISCONSIN AMERICAN MUTUAL I	7	1	85.71%	92.31%	97.38%
SI	KOHLER CORPORATION	51	4	92.16%	91.72%	95.89%
24228	PEKIN INSURANCE CO	30	2	93.33%	89.86%	93.23%
SI	CITY OF MADISON	61	3	95.08%	89.83%	93.49%
10166	ACCIDENT FUND INS CO OF AMERIC	63	5	92.06%	89.24%	91.68%
39357	TRAVELERS INSURANCE CO THE	3	1	66.67%	88.89%	93.71%
40967	ST PAUL FIRE & CASUALTY INS CO	8	1	87.50%	83.33%	93.10%
21873	FIREMANS FUND INS CO	9	2	77.78%	80.77%	87.91%
41181	UNIVERSAL UNDERWRITERS INS C	9	0	100.00%	80.65%	75.23%
SI	DAIMLERCHRYSLER CORPORATIO	9	0	100.00%	78.57%	87.84%
19429	INSURANCE COMPANY OF STATE O	32	10	68.75%	76.42%	89.26%

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Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
20486	TRANSCONTINENTAL INSURANCE C	16	3	81.25%	75.93%	93.14%
SI	STORA ENSO NORTH AMERICA COR	24	4	83.33%	73.08%	95.74%
24589	AMERICAN & FOREIGN INS CO	6	0	100.00%	71.43%	92.97%
26980	ROYAL INSURANCE CO OF AMERIC	2	1	50.00%	68.75%	93.28%
22918	AMERICAN MOTORISTS	2	1	50.00%	66.67%	87.25%
25887	UNITED STATES FIDELITY & GUARA	26	3	88.46%	63.64%	83.99%
24902	SECURITY INSURANCE CO OF HART	4	2	50.00%	52.63%	93.31%
24678	ROYAL INDEMNITY CO	11	2	81.82%	48.48%	92.76%
25879	FIDELITY & GUARANTY INS UNDERW	3	1	66.67%	40.00%	79.85%
21237	CASUALTY RECIPROCAL EXCHANG	0	0	0.00%	0.00%	95.20%
19895	ATLANTIC MUTUAL INS CO	1	4	-300.00%	-42.86%	75.81%
42650	ONEBEACON MIDWEST INS CO	1	1	0.00%	-100.00%	77.22%
Totals for Group:		2,096	114	94.56%	93.35%	94.80%

Indicator 9: Penalties and Forfeitures Issued - 3rd Quarter 2004

Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	TECUMSEH PRODUCTS COMPANY	0	0	0.00%	100.00%	98.22%
25143	STATE FARM FIRE & CASUALTY CO	11	1	90.91%	95.56%	97.75%
SI	FEDERAL EXPRESS CORPORATION	4	0	100.00%	100.00%	97.73%
33588	FIRST LIBERTY INS CORP THE	13	0	100.00%	98.00%	97.48%
20397	VIGILANT INSURANCE CO	11	0	100.00%	100.00%	97.48%
36919	HAWKEYE SECURITY INS CO	22	0	100.00%	100.00%	97.39%
23787	NATIONWIDE MUTUAL INS CO	17	1	94.12%	95.92%	97.22%
14117	GRINNELL MUT REINSUR CO	9	0	100.00%	95.83%	96.43%
SI	ILLINOIS TOOL WORKS INC	2	0	100.00%	100.00%	96.36%
11371	GREAT WEST CASUALTY CO	16	0	100.00%	97.56%	96.23%
10804	CONTINENTAL WESTERN INS CO	10	1	90.00%	97.44%	95.58%
21261	ELECTRIC INSURANCE CO	7	0	100.00%	100.00%	95.45%
19038	TRAVELERS CASUALTY & SURETY C	31	0	100.00%	92.96%	95.37%
21113	UNITED STATES FIRE INS CO	5	2	60.00%	86.36%	95.16%
21180	SENTRY SELECT	7	0	100.00%	93.33%	95.04%
25615	CHARTER OAK FIRE INS CO	1	0	100.00%	100.00%	95.00%
20427	AMERICAN CASUALTY CO OF REA	10	1	90.00%	95.45%	94.90%
SI	KWIK TRIP INC	13	2	84.62%	85.00%	94.20%
SI	J C PENNEY CORPORATION INC	3	0	100.00%	94.12%	93.94%
20508	VALLEY FORGE INS CO	58	7	87.93%	88.49%	93.67%
23434	MIDDLESEX INSURANCE CO	7	3	57.14%	72.22%	93.59%
23280	CINCINNATI INDEMNITY CO	1	0	100.00%	66.67%	93.55%
21865	ASSOCIATED INDEMNITY CORP	18	0	100.00%	95.65%	93.53%
14176	HASTINGS MUTUAL INS CO	11	3	72.73%	87.76%	92.78%
SI	KOHL'S FOOD STORES INC	1	0	100.00%	80.00%	92.54%
13439	PARTNERS MUTUAL INS CO	4	0	100.00%	82.35%	92.17%
10502	MERIDIAN CITIZENS MUTUAL INSU	0	0	0.00%	0.00%	91.94%
14265	INDIANA LUMBERMENS MUTUAL I	6	1	83.33%	93.33%	91.67%
13838	FARMLAND MUTUAL INS CO	6	1	83.33%	78.95%	91.57%
24880	FIRE & CASUALTY INS CO OF CT TH	0	0	0.00%	0.00%	91.38%
12262	PENN MFRS ASSOCIATION INS CO	5	0	100.00%	88.46%	91.04%
SI	EMERSON ELECTRIC COMPANY	8	3	62.50%	85.19%	89.47%
21105	NORTH RIVER INS CO THE	0	0	0.00%	0.00%	88.89%
11118	FEDERATED RURAL ELECTRIC INS C	5	0	100.00%	92.86%	87.95%
24775	ST PAUL GUARDIAN INS CO	0	0	0.00%	75.00%	87.83%
22489	HIGHLANDS INSURANCE CO	0	0	0.00%	0.00%	87.50%
SI	PARKER-HANNIFIN CORPORATION	4	1	75.00%	85.00%	86.36%
26247	AMERICAN GUARANTEE & LIABIL	5	1	80.00%	84.21%	85.04%
21857	AMERICAN INSURANCE CO THE	7	0	100.00%	83.33%	84.62%
19356	MARYLAND CASUALTY CO	9	0	100.00%	97.14%	84.50%
24074	OHIO CASUALTY INS CO	4	3	25.00%	-50.00%	83.78%
37273	FIREMANS FUND INS CO OF WI	1	0	100.00%	75.00%	83.70%
18023	STAR INSURANCE CO	4	1	75.00%	84.21%	80.00%
43575	INDEMNITY INSURANCE CO OF NOR	60	10	83.33%	84.03%	79.75%
19704	AMERICAN STATES INS CO	3	1	66.67%	60.00%	79.69%
SI	INTERNATIONAL PAPER COMPANY	4	0	100.00%	100.00%	79.09%
20621	ONEBEACON AMERICA INSURANCE	0	0	0.00%	0.00%	78.41%
SI	KMART CORPORATION	0	0	0.00%	0.00%	78.21%
SI	GREDE FOUNDRIES INC	1	0	100.00%	66.67%	76.74%
27855	ZURICH AMERICAN INS OF IL	1	0	100.00%	75.00%	74.73%

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34207	WESTPORT INSURANCE CORPORAT	13	3	76.92%	55.26%	71.65%
22217	GULF INSURANCE CO	0	0	0.00%	100.00%	70.00%
24732	PENNSYLVANIA GENERAL INSURA	0	0	0.00%	0.00%	64.71%
22667	ACE AMERICAN INSURANCE CO	130	46	64.62%	60.66%	63.07%
SI	JEWEL FOOD STORES INC	6	9	-50.00%	4.76%	50.00%
Totals for Group:		574	101	82.40%	82.38%	87.55%